

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: CAROL A CASTILE § Case No.: 09-49606  
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§ Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2009.
- 2) This case was confirmed on 03/15/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/15/2010, 03/15/2010, 03/15/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/06/2010, 02/28/2012.
- 5) The case was converted on 08/10/2012.
- 6) Number of months from filing to the last payment: 30
- 7) Number of months case was pending: 32
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,700.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 24,828.00
Less amount refunded to debtor	\$ 436.94
<b>NET RECEIPTS</b>	<b>\$ 24,391.06</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,307.95
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,807.95

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GMAC	SECURED	NA	15,162.95	.00	.00	.00
FIFTH THIRD BANK	OTHER	NA	NA	NA	.00	.00
WELLS FARGO	OTHER	NA	NA	NA	.00	.00
FIFTH THIRD BANK	SECURED	NA	.00	.00	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,313.00	1,963.39	1,963.39	.00	.00
WELLS FARGO BANK NA	SECURED	53,426.00	65,424.69	.00	.00	.00
WELLS FARGO BANK NA	SECURED	NA	6,832.45	6,832.45	4,339.72	.00
WORLD FINANCIAL NETW	UNSECURED	NA	3,907.69	3,907.69	.00	.00
WELLS FARGO BANK NA	UNSECURED	47,593.00	NA	NA	.00	.00
COLE TAYLOR BANK	SECURED	29,782.00	29,514.24	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	91,583.00	90,805.01	.00	.00	.00
SELECT PORTFOLIO SER	SECURED	102,076.00	127,347.86	.00	.00	.00
SELECT PORTFOLIO SER	UNSECURED	57,855.00	NA	NA	.00	.00
NATIONAL CITY BANK	SECURED	32,601.00	.00	.00	.00	.00
ECMC	UNSECURED	6,000.00	6,511.66	6,511.66	.00	.00
ECMC	UNSECURED	6,000.00	6,230.26	6,230.26	.00	.00
AES/PHEAA	UNSECURED	6,000.00	467.28	467.28	.00	.00
AMERICAN EDUCATION S	UNSECURED	4,250.00	NA	NA	.00	.00
AMERICAN EDUCATION S	UNSECURED	4,250.00	NA	NA	.00	.00
AMERICAN EDUCATION S	UNSECURED	4,250.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	4,049.00	4,214.20	4,214.20	.00	.00
ECMC	UNSECURED	8,330.00	9,166.74	9,166.74	.00	.00
OPHRYS LLC	UNSECURED	1,790.00	1,790.92	1,790.92	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CARMAX AUTO FINANCE	UNSECURED	7,167.00		NA	.00	.00
ECMC	UNSECURED	7,253.00	12,750.00	12,750.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,851.00	3,851.31	3,851.31	.00	.00
CHASE BANK USA	UNSECURED	2,977.00	2,901.97	2,901.97	.00	.00
JPMORGAN CHASE BANK	UNSECURED	28,625.00	28,749.77	28,749.77	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	764.00	2,669.27	2,669.27	.00	.00
FIFTH THIRD BANK	UNSECURED	7,500.00	7,513.68	7,513.68	.00	.00
GMAC	UNSECURED	4,574.00		NA	.00	.00
HSBC BEST BUY	UNSECURED	9,381.00		NA	.00	.00
ST IL TOLLWAY AUTHOR	UNSECURED	424.20	1,199.60	1,199.60	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,146.00	1,146.73	1,146.73	.00	.00
PRA RECEIVABLES MANA	UNSECURED	4,402.00	4,416.34	4,416.34	.00	.00
STUDENT LOAN EXPRESS	UNSECURED	74,462.00	76,567.54	.00	.00	.00
WFNNB/ROOMPLACE	UNSECURED	3,795.00		NA	.00	.00
GMAC	OTHER	.00		NA	.00	.00
GREGORY WALKER	OTHER	.00		NA	.00	.00
SAMUEL AKAMAH	OTHER	.00		NA	.00	.00
JPMORGAN CHASE BANK	SECURED	.00	7,628.84	8,023.84	4,682.66	.00
COLE TAYLOR BANK	SECURED	.00	3,967.80	3,967.80	2,520.21	.00
NATIONAL CITY BANK	SECURED	.00	.00	4,000.00	2,540.68	.00
SELECT PORTFOLIO SER	SECURED	NA	8,377.83	8,577.83	5,448.34	.00
PIERCE & ASSOCIATES	OTHER	NA		NA	.00	.00
COLE TAYLOR BANK	OTHER	NA		NA	.00	.00
CHASE HOME FINANCE L	OTHER	NA		NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	9,381.60	9,381.60	.00	.00
MAIN STREET ACQUISIT	UNSECURED	NA	11,675.35	11,675.35	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	51.50	51.50	.00
SELECT PORTFOLIO SER	OTHER	NA		NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	31,401.92	19,531.61	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	31,401.92	19,531.61	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	51.50	51.50	.00
<b>TOTAL PRIORITY:</b>	51.50	51.50	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	120,507.76	.00	.00

**Disbursements:**

Expenses of Administration	\$ 4,807.95
Disbursements to Creditors	\$ 19,583.11

**TOTAL DISBURSEMENTS:** \$ 24,391.06

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/12/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.